



Kentucky's Healthcare Connection

Quality Health Coverage. For Every Kentuckian.

kynect Overview and Update

Carrie Banahan
Executive Director

September 17 , 2014





**Over 640,000
uninsured
Kentuckians**

**KY Health Report Card
- opportunity for
improvement**

- **45** - Outcomes Rank
- **47** – High Blood Pressure
- **48** – Diabetes
- **50** – Smoking/Lung Cancer

**Increase Access and
Affordability to
Coverage**

- Medicaid Expansion
- State Based Exchange

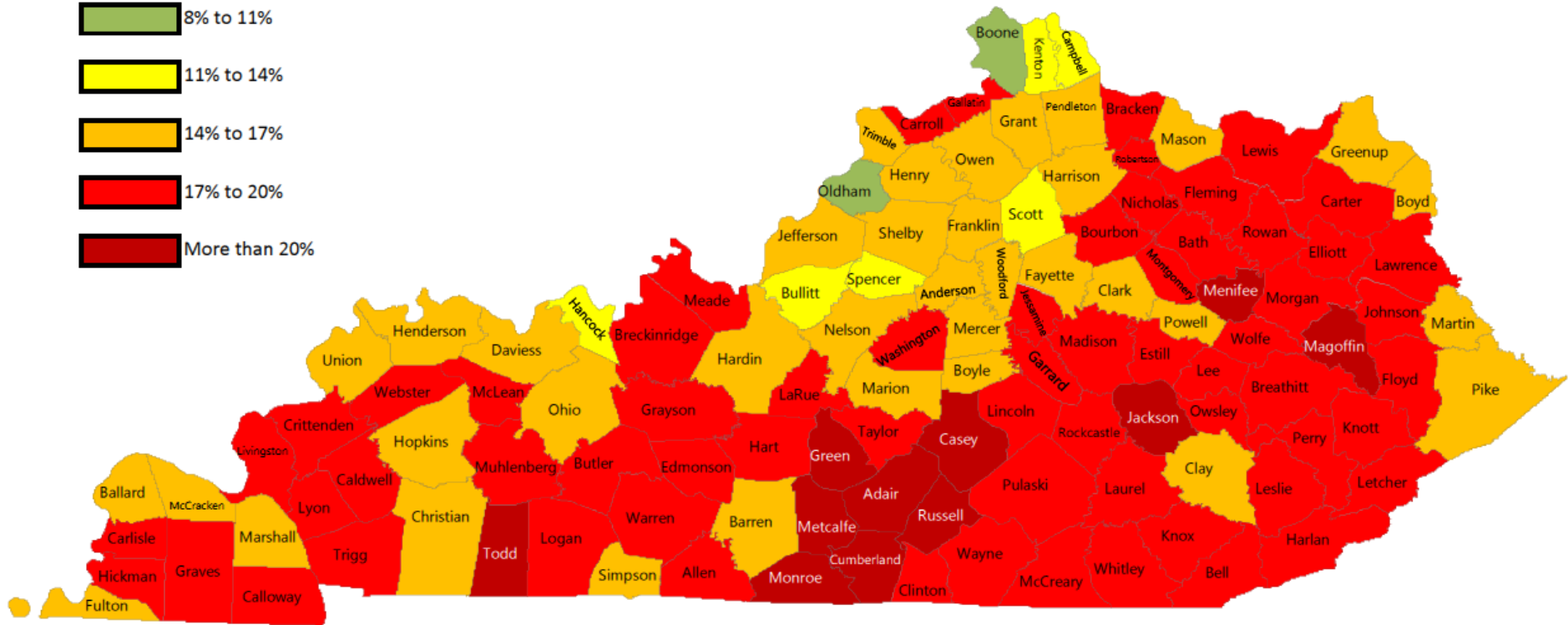
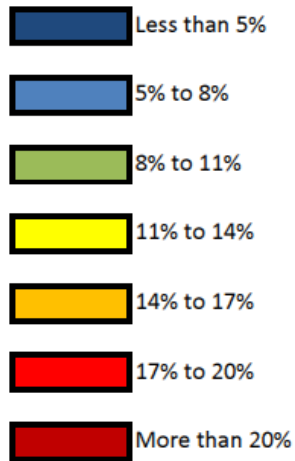


Estimates as of 2012

- 640,000 are uninsured (15.5%)
- 593,800 <65 are uninsured (16.2%)
- Estimated that 308,000 may qualify for Medicaid under the new eligibility rules
- Estimated that 290,000 may qualify for premium assistance through the Exchange
- Estimated that 50,000 may purchase insurance on the Exchange without subsidy

Percentage of the Population Under 65 that was Uninsured Prior to ACA

[2012 Small Area Health Insurance Estimates]





What is kynect ?

An organized marketplace for individuals and employees of small businesses to shop for health insurance offered by insurers (insurance companies, CO-OPs and OPM plans), and compare those plans based on price and quality. Individuals may also apply for Medicaid or the Kentucky Children's Health Insurance Program (KCHIP) coverage through the Exchange.

The Affordable Care Act requires states to create their own exchanges or default to a federal exchange. Kentucky opted to create its own.



kynect Health Insurer Participation

- Individual Plans
 - Anthem
 - Kentucky Health Cooperative
 - HUMANA

Individual	Catastrophic	Bronze	Silver	Gold	Platinum	Total
Anthem	1	5	4	1	0	11
Co-Op	1	1	1	1	1	5
HUMANA	4	4	4	4	4	20
Anthem OPM			1	1		2
Total	6	10	11	7	5	38



kynect Dental Insurer Participation

- Individual Plans
 - Anthem
 - Best
 - Dental Concern

Individual	Low	High	Total
Anthem	2	2	4
Best	3	3	6
Dental Concern	1	1	2
Total	6	6	12



kynect Health Insurer Participation

- **Small Group Plans**
 - Bluegrass Family Health
 - Kentucky Health Cooperative
 - Anthem
 - United HealthCare

Small Group	Bronze	Silver	Gold	Platinum	Total
Anthem	2	2	2		6
Co-Op	1	1	1		3
Bluegrass	2	4	4	2	12
United	1	1	1		3
Total	6	8	8	2	24



kynect Dental Insurer Participation

- **Small Group Plans**
 - Anthem
 - Best
 - Guardian Life

Small Group	Low	High	Total
Anthem	2	2	4
Best	3	3	6
Guardian	2	2	4
Total	7	7	14



kynect MCO Participation

- Passport
- HUMANA
- WellCare
- Coventry
- Anthem



Essential Health Benefits

1. Ambulatory patient services
2. Emergency services
3. Hospitalization
4. Maternity and newborn care
5. Mental health and substance use disorder services, including behavioral health treatment
6. Prescription drugs
7. Rehabilitative and habilitative services and devices
8. Laboratory services
9. Preventive and wellness services and chronic disease management
10. Pediatric services, including oral and vision care)

SHOP Requirements



Current eligibility requirements to participate in SHOP include:

- Must have 50 or fewer full-time employees
- Primary business (or a primary worksite) in KY
- Offer insurance to all fulltime (30 hours or more) employees
- Must pay at least 50% of premium for employee
- Must meet a minimum of 75% participation rate at close of open enrollment

Current requirements to qualify for tax credits through SHOP include:

- Employ 25 or fewer full time employees
- Meet a group average annual wage of less than \$50,000
- Only pay at least 50% of the premium for employees



Who might qualify for premium assistance or tax credits?

- Individuals may qualify for premium assistance if their household income for the taxable year is between 138% and up to 400% of the federal poverty level (FPL).
- Actual Premium Tax Credit (PTC) is determined at tax time.
- Cost Sharing Reductions (CSRs) – additional discounts such as reduced deductibles, co-pays, or co-insurance amounts for those with income below 250% of FPL and enrolled in a Silver plan.

Estimated Cost to Purchase Health Insurance on the Exchange Based on Second Least Expensive Silver Plan

Income Level	Individual Income Amount (Yearly)	Percent of Income	MONTHLY Premium Limit as a Percent of Income Individual		Family of Four Income Amount (Yearly)	Percent of Income	MONTHLY Premium Limit as a Percent of Income for Family of Four	
			Minimum	Maximum			Minimum	Maximum
Up to 138% FPL	MEDICAID ELIGIBLE							
138–150% FPL	\$16,105 - \$17,505	3-4 %	\$47.51	\$57.45	\$32,913 - \$35,775	3-4 %	\$81.25	\$117.50
150-200% FPL	\$17,505 - \$23,340	4-6.3%	\$57.45	\$120.65	\$35,775 - \$47,700	4-6.3%	\$117.50	\$246.75
200-250% FPL	\$23,340 - \$29,175	6.3-8.05%	\$120.65	\$192.70	\$47,700 - \$59,625	6.3-8.05%	\$246.75	\$394.11
250-300% FPL	\$29,125 - \$35,010	8.05-9.5%	\$192.70	\$272.89	\$59,625 - \$71,550	8.05-9.5%	\$394.11	\$558.13
300-400% FPL	\$35,010 - \$46,680	9.5%	\$272.89	\$363.85	\$71,550 - \$95,400	9.5%	\$558.13	\$744.17

Individuals and Families who purchase Health Insurance on the Exchange in the individual market are eligible for:

- a) Premium assistance if income is between 138% and 400% of the Federal Poverty Level (FPL); and
- B) Cost sharing reductions (reduced deductibles, co-pay or co-insurance) if income is below 250% of the FPL.

Regardless of the premium amount charged by the insurer, the portion of the premium payable by the individual as identified in the above chart is based on their income and the cost of the second least expensive Silver plan. Premium amounts may be higher or lower if the second least expensive Silver plan is not selected. In order to qualify for cost sharing reductions, a Silver plan must be selected by an individual or family.

Health plans offered on the Exchange will include Bronze, Silver, Gold and Platinum. Premium amounts for:

- a) Bronze plan on average will cover 60% of the claims cost with 40% being covered by cost sharing amounts.
- b) Silver plan on average will cover 70% of the claims cost with 30% being covered by cost sharing amounts.
- c) Gold plan on average will cover 80% of the claims cost with 20% being covered by cost sharing amounts.
- d) Platinum plan on average will cover 90% of the claims cost with 10% being covered by cost sharing amounts.

Consumer Welcome Page

Open enrollment begins October 1, 2013, and runs through March 31, 2014, with coverage beginning as soon as January 2014.

Welcome

Individuals & Families

Small Business

Insurance Agents

Kynectors



It's a new day in healthcare coverage.

Welcome Individuals & Families

MORE AFFORDABLE

More people can save money on health insurance thanks to kynect. [Use our calculator](#) to find out your estimated 2014 health insurance costs. It will tell you if you qualify for special discounts. Also, if you are eligible for Medicaid and the Kentucky Children's Health Insurance Program, Coverage can


Check for Eligibility

Let's Get Started

EASY TO ENROLL

It's easy to apply. If you do have a question, kynect is ready to help. Click Assistance to find free assistance online, over the phone, or in person.

About You and Your Household

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Getting Started | Browse Plans | Learn More | Get Help

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About You and Your Household

***=Required field**

Please tell us a little about you and your family to help us find the best healthcare plan for you. To start, we need to know how much money your family makes in a year. Include money made from jobs, your own business, and other money sources such as pensions, unemployment.

*** County**

FAYETTE ▼

*** How many people, including yourself, do you want to include as you explore your healthcare coverage options?**

1

Below, you can estimate how much income your entire household makes in a month. Include income from jobs or self-employment, as well as other sources such as pensions, unemployment or interest. Remember, none of the information you enter will be saved by the system.

*** Our household receives \$**

2000





per month

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Build Your Household – Household Members

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Build Your Household - Household Members

***=Required field**

Let's get started. Please make sure you answer every required question. If a household member is under the age of 1, please enter 0 for the age.

Household Member 1 of 1





Name	<input type="text" value="Tom"/>
* Age	<input type="text" value="19"/>
* Gender	<input checked="" type="radio"/> Male <input type="radio"/> Female
* Does this person use tobacco?	<input type="radio"/> Yes <input checked="" type="radio"/> No
* Is this person applying for coverage?	<input checked="" type="radio"/> Yes <input type="radio"/> No

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*=Required field

Please make sure you answer every question.



Tom

Tom's information

* Is Tom a parent or caretaker for any child in the household?

* Does Tom require any long term care services?

* Is Tom blind or permanently disabled?

* Does Tom receive Supplemental Security Income (SSI)?

☐ Yes ☒ No

☐ Yes ☒ No

☐ Yes ☒ No





☐ Yes ☒ No

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Your Results

We looked at what you told us today to see if you might be able to get help from Medicaid, KCHIP, or healthcare payment assistance. You will have to apply for these programs to get a final answer about benefits. We will let you know how to do that. Keep in mind that you always have the right to apply for these benefits. You can apply even if the website says that you do not qualify. We urge you to apply for healthcare coverage even if you cannot get help with the cost. This website will help you compare plans to find the one that is right for you.

Please note: If you are an Employee looking for Employer Sponsored coverage plans, the "Shop for Plans" tool will not show you the plans offered by your Employer. It will show you all the plans you might be eligible for if you were shopping as an individual. To learn more about the programs for which you are potentially eligible, please click the link to access program information.

Your Eligibility Determination

 Tom	Medicaid	Not Eligible
	KCHIP	Not Eligible
	Payment Assistance	Potentially Eligible
	Health Insurance Plans	Potentially Eligible

This is a pre-screening process only. It may tell you that you are eligible to receive Medicaid or KCHIP even if you are currently on those programs.





To get healthcare coverage through kynect: You must live in Kentucky. You must be a citizen or a national of the United States, or a lawful immigrant. You may not be in jail.

Disclaimer:

If you have medical expenses greater than your income, you may be eligible for Medicaid.


ExitRestartLook for PlansApply Now

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Shopping – Screen 1



My AccountBrowse PlansLearn MoreGet Help

Welcome GuestSign InHelp0Change Language

OverviewApplicationsPaymentsPlans & ProgramsMessagesAssistersSettings

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Select Coverage Type

Premium Assistance
Individual And Family Plans








Tom

Find a Dental Plan

Tom

Checkout

Compare 0 Plans

Monthly Premium \$80 ⁰⁶ To \$185 ²¹  \$80 ⁰⁶ \$185 ²¹	Annual Deductible (Per Person) \$500 ⁰⁰ To \$6,300 ⁰⁰  \$500 ⁰⁰ \$6,300 ⁰⁰	Annual Deductible (Per Family) \$1,500 ⁰⁰ To \$12,700 ⁰⁰  \$1,500 ⁰⁰ \$12,700 ⁰⁰
Annual Out Of Pocket (Per Person) \$1,500 ⁰⁰ To \$6,350 ⁰⁰  \$1,500 ⁰⁰ \$6,350 ⁰⁰	Annual Out Of Pocket (Per Family) \$3,000 ⁰⁰ To \$12,700 ⁰⁰  \$3,000 ⁰⁰ \$12,700 ⁰⁰	Issuer 3 Selected
Metal Level 4 Selected	Search By Hospital <input type="text"/> <input type="button" value="GO"/>	Search For Other Providers  <input type="text"/> <input type="button" value="GO"/>
Quality Rating ☆☆☆☆	Reset All 	

Shopping – Screen 2

Please check the Issuer's directory in each plan for the most up to date list of participating providers before finalizing selection.

Quality ratings of health plans are not available in 2014.

Find a Medical Plan for Tom

Sort By















Coverage effective date is: 01-01-2014

The premiums listed do not include the Advance Premium Tax Credits (APTC) that you are potentially eligible to receive.

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Monthly Premium	Insurance Company	Plan Details	Annual Deductible	Out Of Pocket Cost	1-10 of 20	<	>
\$185 ²¹	  <input type="checkbox"/> Select to compare	Anthem Blue Cross and Blue Shield Gold DirectAccess, a Multi-State Plan PPO/Gold 	\$750 ⁰⁰ / Person \$1,500 ⁰⁰ / Family	\$6,000 ⁰⁰ / Person \$12,000 ⁰⁰ / Family	  		<input type="button" value="Add To Cart"/>
\$105 ⁸⁰	  <input type="checkbox"/> Select to compare	Humana Connect Silver 4600/6300 Plan HMO/Silver 	\$4,600 ⁰⁰ / Person \$9,200 ⁰⁰ / Family	\$6,300 ⁰⁰ / Person \$12,600 ⁰⁰ / Family	  		<input type="button" value="Add To Cart"/>

Compare Insurance Plans – Option 1

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Compare plans

1 - 3 Plans Compared

Out of Pocket
Expense Estimator


Anthem Bronze DirectAcc...



Monthly Premium
\$120³⁷

Add to Cart


KY Health Cooperative Silv...



Monthly Premium
\$98⁹⁶

Add to Cart

Humana Connect Silver 46...



Monthly Premium
\$105⁸⁹

Add to Cart

Projected Out of Pocket Expenses

General Details

Medical EHB Deductible			
In Network Individual		\$2,000	\$4,600
In Network Tier1 Family		\$6,000	\$9,200
Coinsurance In Network		35%	20%
Out Of Network Individual		\$4,500	Not Applicable
Out Network Family Network		\$13,500	Not Applicable

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Compare plans

1 - 3 Plans Compared

Out of Pocket
Expense Estimator


Anthem Bronze DirectAcc...



Monthly Premium
\$110²³

Add to Cart


Humana Connect Platinu...



Monthly Premium
\$137⁸⁵

Add to Cart

KY Health Cooperative Gold



Monthly Premium
\$112⁸⁷

Add to Cart

Projected Out of Pocket Expenses

General Details

Medical EHB Deductible			
In Network Individual		\$1,000	\$1,500
In Network Tier1 Family		\$2,000	\$4,500
Coinsurance In Network		20%	20%
Out Of Network Individual		Not Applicable	\$3,500
Out Network Family		Not Applicable	\$10,500

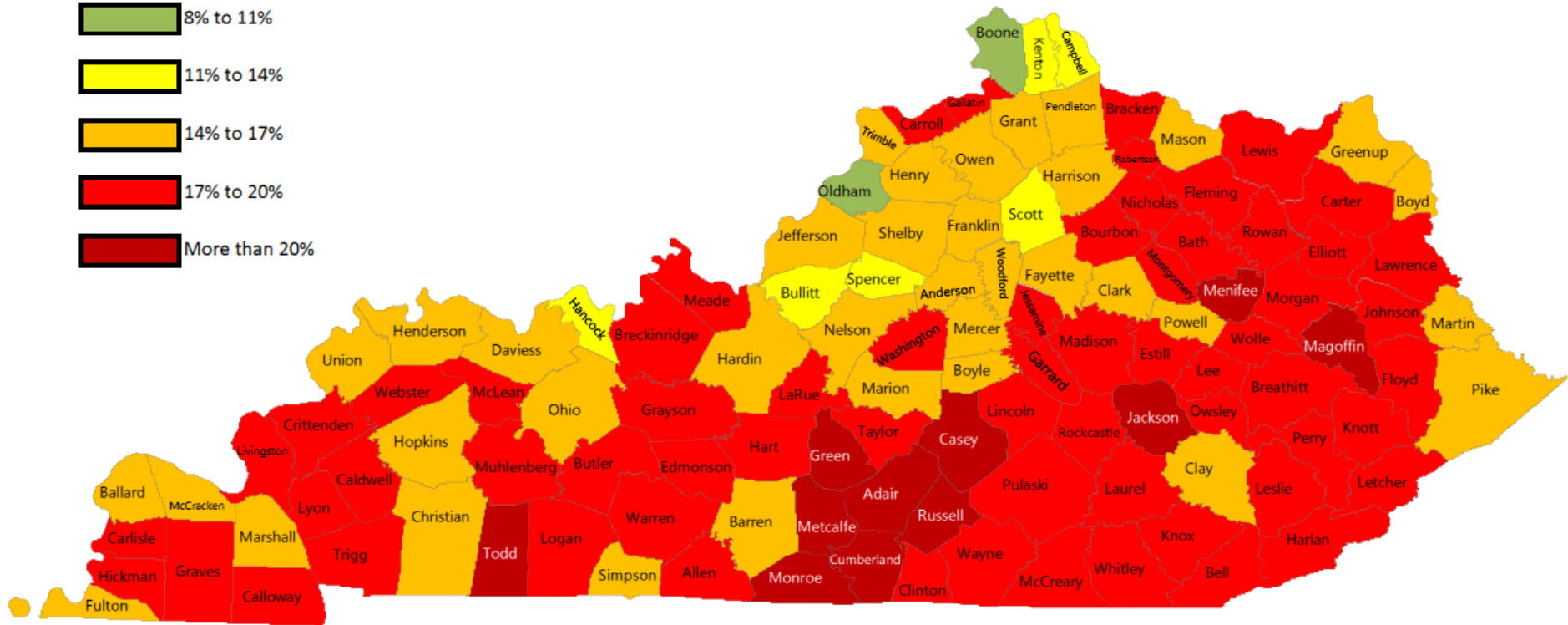
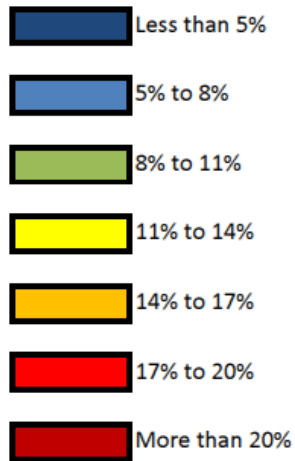


Business Metrics after Open Enrollment

- Over 413,000 enrolled in healthcare coverage through kynect (about 10% of Kentucky's population)
 - Approximately 330,600 Medicaid
 - Approximately 83,000 enrolled in a QHP (72% received a subsidy)
- 52% are under the age of 35
- Insurance plans – percent of QHP enrollments
 - Kentucky Health Cooperative – 75%
 - Anthem – 12.5%
 - Humana – 12.5%

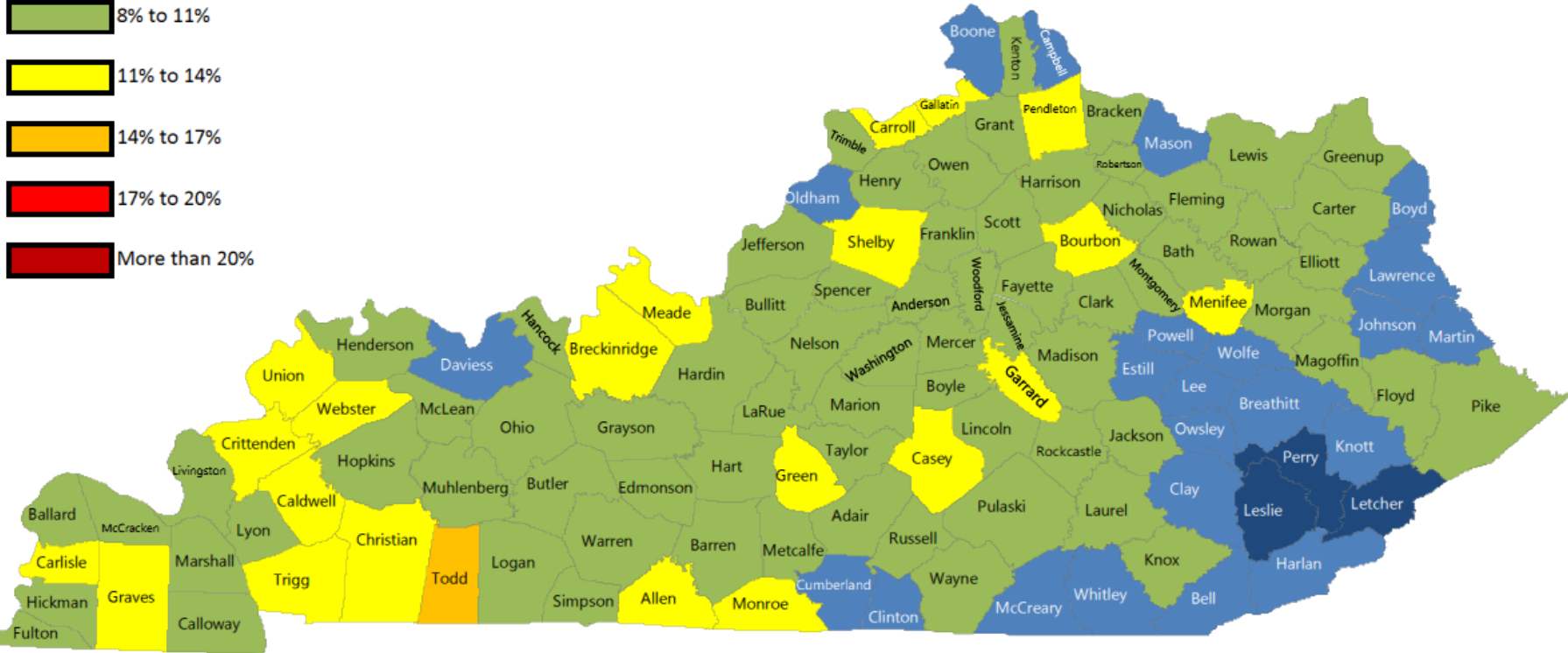
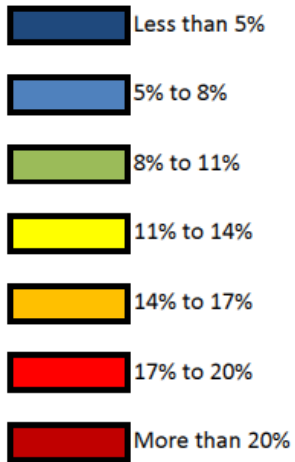
Percentage of the Population Under 65 that was Uninsured Prior to ACA

[2012 Small Area Health Insurance Estimates]



Potential Percentage of the Population Under 65 that is Uninsured

[Assumes 75% of New Enrollees were previously uninsured]





kynect 2015 Open Enrollment Period

- Begins November 15, 2014 and runs through February 15, 2015, with coverage beginning as soon as January 1, 2015.
- By visiting the kynect.ky.gov website, you can find out if you qualify for Medicaid or KCHIP or payment assistance to purchase health coverage through kynect
- Apply for coverage: online, in person with help from a kynector or insurance agent, local DCBS Office or through the kynect contact center



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